

1 CLAIMS

2 What is claimed is:

3 1. A computer-aided telecommunication and financial transaction system between
4 people remotely located from one another, that provides prompt and secure money transfer in
5 addition to prompt and secure visual, written, and image communications, said system
6 comprising:

7 an Internet website configured for visual and e-mail communication between people
8 remotely located from one another;

9 at least one control station configured with computer-aided means for accomplishing
10 visual and email telecommunication between people who are remotely located from one
11 another and use said Internet website for sending and receiving visual and email messages
12 without a permanent record of message content being maintained by said control station or on
13 said website, said control station also being configured for accomplishing financial
14 transactions between people who are remotely located from one another and use said Internet
15 website for making financial transfers, sending and receiving money, and managing at least
16 one virtual bank account within said system; and

17 a plurality of stand-alone automated teller machine kiosks in two-way electronic data
18 communication with said at least one control station, each said kiosk having at least one
19 central processing unit, means for automatic accepting and dispensing of money, at least one
20 display monitor, at least one means of image capture, at least one means of providing data to
21 said central processing unit, at least one means of audio capture, at least one means of audio
22 transmission, at least one scanner, and at least one facsimile transmission machine.

1 2. The system of claim 1 wherein at least one of said kiosks further comprises features
2 selected from a group consisting of telephone communication means, direct phone lines to
3 customer service personnel, means for completing purchases and pre-payment for services,
4 information gathering means, and web folder storage and management means.

5 3. The system of claim 1 further comprising at least one virtual bank teller having a
6 digital television with touch screen menu options, a direct telephone line to customer
7 assistance personnel, image capture means, audio capture means, audio transmission means,
8 and pneumatic tube means adapted for transferring papers and other documents between a
9 user and customer service personnel.

10 4. The system of claim 3 wherein said at least one virtual bank teller further comprises
11 features selected from a group consisting of writing surfaces, customer service windows, and
12 furniture adapted for seating users of said at least one virtual bank teller while they are
13 conducting transactions.

14 5. The system of claim 1 wherein at least one of said kiosks is configured to prepare
15 and transmit inventory information to said control station when cash reserves are low, and
16 when cash reserves exceed a pre-determined level.

17 6. The system of claim 5 further comprising at least one of said kiosks is configured to
18 transmit security breach information to said control station.

19 7. The system of claim 1 further comprising at least one smart card prepared and
20 issued to repeat users of said system, each said smart card having identity information
21 personal to said user and being required for user activation of said system.

22 8. The system of claim 7 wherein said identity information is selected from a group

1 consisting of photos of user, biometric measurements of user, user voice prints, user
2 fingerprints, digital images of user, family information, passwords, and encrypted information.

3 9. The system of claim 1 wherein at least one of said kiosks is configured to transmit
4 video email messages.

5 10. The system of claim 1 wherein at least one of said kiosks is configured for user
6 purchase of web memory space for data storage.

7 11. The system of claim 1 wherein at least one of said kiosks is configured for
8 advertising in full motion video.

9 12. The system of claim 1 wherein at least one of said kiosks is configured for user
10 purchase of web folder space through which user can organize personal and business records.

11 13. The system of claim 3 further comprising at least one personal computer adapted
12 with image capture means for identity confirmation and communication with said at least one
13 virtual bank teller.

14 14. The system of claim 7 wherein money can be added to said smart card for making
15 micropayments.